

Insurance Tips

Medicare Supplement Insurance

If you are looking for Medicare supplement insurance, here are some things to consider:

- You need only ONE Medicare supplement policy. It is illegal for an insurer to sell a consumer more than one of these policies. If you are replacing an existing policy, however, do not cancel the old one until the new one is in force. Be sure to state in your application that you wish to replace the old policy.
- Answer all health questions accurately.
- When you purchase a policy, make the check payable to the insurance company, not the agent. **Do not pay in cash.**
- Remember that all Medicare supplement policies sold after January 1992 are standardized. This means all Plan Fs will offer the same benefits. However, premiums may vary greatly from one company to another.

The Department's [Kentucky Insurance Program for Seniors](#) (KIPS) staff will be happy to answer any questions you might have about Medicare supplement insurance. Call them at 1-800-595-6053. For links to the KIPS page and to access an online [Medicare Supplement Premium Comparisons](#) search, look for the Seniors Health section on the DOI homepage --<http://insurance.ky.gov/>

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp
--

10/2006